

U.S. District Judge for the District of New Jersey
The Honorable Katherine S. Hayden,
U.S. Courthouse
50 Walnut Street Room 4015
Newark, NJ 07101

From: Aleksandr Shukhat
15 Yale Terrace, Cranford, NJ 07016
Phone: 917-756-0425

RE: Aetna UCR Litigation
MDL No. 2020
Master Docket No. 07-3541

Dear Judge Hayden,

I want to bring to your attention that the proposed settlement in Aetna UCR Litigation is not fair to Subscribers and excludes many of them, deceived by Aetna. Please see the attached Request for Exclusion with my arguments. I am ready to provide details and documents proving my statements if you consider them helpful.

Respectfully,
Aleksandr Shukhat

A handwritten signature in black ink, appearing to read 'A Shukhat', with a stylized flourish at the end.

2/23/2014

To: Aetna UCR Litigation – Exclusions
c/o Berdon Claims Administration LLC
P.O.Box 15000
Jericho, NY 11853-0001

CC:
U.S. District Judge for the District of New Jersey
The Honorable Katherine S. Hayden,
50 Walnut Street Room 4015
Newark, NJ 07101

From: Aleksandr Shukhat
Address: 15 Yale Terrace, Cranford, NJ 07016
Notice Numbers: S71432336 and S87736848

Aetna Member ID: W185031094

Based on the following, I am unable to participate in the Settlement and therefore request for exclusion.

I think settlement conditions are not fair to Subscribers and do not allow participation for multiple Subscribers deceived by Aetna.

- Multiple claims are not included in the settlement or improperly compensated because Aetna did not process them or did not correct its mistakes. In my personal experience, Aetna was extremely negligent in processing claims, used fraudulent practices to delay the processing, blindly denied almost all my claims from an out of network provider and violated law multiple times in order to limit my abilities to appeal. After a year and a half of complaints and appeals, some of the claims were approved by the first and the second level review process. However:
 - 1) Some of the claims are still denied by Aetna, which stated no explanation was given for these procedures, even though detailed letters were included with the claims and appeals. These claims are not approved yet and therefore cannot be included in this settlement.
 - 2) Aetna still ignores most of the claims, which were approved by the appeal process, and neither reprocessed nor paid them yet, so these claims cannot be included in this settlement either.
 - 3) Those claims, which Aetna paid for, it underpaid 30% to 50%, which is far above the proposed 5% compensation.
 - 4) In multiple claims, Aetna made mistakes in claim amounts. Despite my multiple requests, these errors have never been fixed. Even though these claims may satisfy conditions of this settlement, they will not be rightly compensated.

I think that I am not alone in such a situation. Most people might have given up after a nightmare of hours on the phone with Aetna's ignorant customer support.

If needed, I can provide documents confirming the above statements.

- Amounts, which Aetna did not pay because of deductible not being reached, are not considered by the settlement. It is not fair. For people like me, who have a high deductible plan, had Aetna paid claims fairly, the deductible could have been met.
- I sent a Claims Information Request to the Settlement Administrator however have not received the requested information yet. This does not allow me to make a decision whether to participate in this class action or not and, if participate, which option to chose.

I am not providing the Social Security Number. If think you need it, please provide the legitimate reason, your privacy policy and describe security measures you have in place to protect Social Security Numbers.

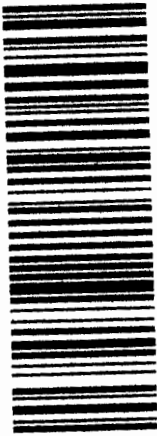
Sincerely,
Aleksandr Shukhat



2/23/2014



Mr. Aleksandr Shukhat
15 Yale Ter.
Cranford, NJ 07016



7013 1090 0002 0551 2912



1000



07101

PAID
NEW VERNON, NJ
07976
FEB 24, 14
AMOUNT

\$3.79
00012487-02

U.S. District Judge for District of NJ

The Honorable K. S. Hayden

U.S. Courthouse

50 Walnut St., Room 4015

Newark, NJ 07101

CLERK, U.S. DISTRICT COURT
DISTRICT OF NEW JERSEY
RECEIVED

FEB 25 PM 3 07

0710233595

